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Attorney Docket No.: 1043-2U

21908 U.S. PTO
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Sir:

Transmitted herewith for filing is the patent application of:

Inventor(s): Eduardo Pretell, et al.

Entitled: METHOD AND SYSTEM FOR DETERMINING OPTIMAL LOAN OPTIONS

Enclosed are:

- Patent application including 28 sheets of Specification; 13 sheets of Claims (Claims #1-53); 1 sheet of Abstract; and 30 sheets of formal drawings (one set) (FIGS 1-19B);
- Title Page for Patent Application;
- Declaration and Power of Attorney: executed unexecuted;
- Information Disclosure Statement w/Form PTO/SB/08A (Substitute for form PTO-1449) and copies of cited reference(s);
- Assignment (w/Recordation Cover Sheet) of the invention to E-Loan, Inc.;
- Check in the amount of \$40.00 representing Assignment Recordation Fee;
- Check in the amount of \$1,344.00, representing filing fee based on large entity small entity status;
- Postcard receipt
- Executed Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i).

CLAIMS FILED: MINUS BASE:	EXTRA CLAIMS:	RATE:	BASIC FEE \$ 750.00
Independent 3 - 3		x \$ 84.00 =	\$
Total 53 - 20	33	x \$ 18.00 =	\$594.00
Multiple Dependent Claims (1st presentation)		+\$280.00 =	\$
SUBTOTAL FILING FEE			\$
Small Entity filing, divide by 2.			\$
TOTAL FILING FEE			\$1,344.00

- The Commissioner is hereby authorized to charge payment of any additional filing fees or credit any overpayment under §1.16 associated with this communication or credit any overpayment to Deposit Account No. 502104.



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